

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

THEODORE ANSELL

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-20259

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/24/2018 and confirmed on 5/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	72,320.00
Less Refunds to Debtor	1,367.35
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>70,952.65</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	2,500.00
Trustee Fee	3,269.02
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>5,769.02</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	26,992.50	0.00	26,992.50
	Acct: 9711				
	KEYBANK NA**	0.00	9,064.87	0.00	9,064.87
	Acct: 9799				
	KEYBANK NA**	143.49	143.49	0.00	143.49
	Acct: 9799				
	FIRST NATIONAL BANK OF PA(*)	1,328.48	1,328.48	136.25	1,464.73
	Acct: 9025				
	WELLS FARGO BANK NA D/B/A WELLS FA	6,350.87	6,350.87	1,049.57	7,400.44
	Acct: 2966				
					45,066.03

Priority					
	COREY J SACCA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	THEODORE ANSELL	0.00	0.00	0.00	0.00
	Acct:				
	THEODORE ANSELL	1,367.35	1,367.35	0.00	0.00
	Acct:				
	BONONI & COMPANY	2,500.00	2,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	18,829.87	18,829.87	0.00	18,829.87
	Acct: 8909				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct:				
	CONNELLSVILLE ASD & CITY OF CONNEL	98.24	98.24	0.00	98.24
	Acct: 8909				
	CONNELLSVILLE ASD & CITY OF CONNEL	17.00	17.00	0.00	17.00
	Acct: 8909				
					18,945.11

Unsecured					
	BANK OF AMERICA NA**	14,726.15	364.47	0.00	364.47
	Acct: 5849				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1966				
	QUANTUM3 GROUP LLC AGNT - COMENIT	169.00	4.18	0.00	4.18
	Acct: 8462				
	QUANTUM3 GROUP LLC - AGENT COMEN	4,170.70	103.22	0.00	103.22
	Acct: 9640				
	DISCOVER BANK(*)	5,174.63	128.07	0.00	128.07
	Acct: 0863				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0913				
	GINA RONZIO	0.00	0.00	0.00	0.00
	Acct:				
	KEYBANK NA S/B/M FIRST NIAGARA BANK	9,326.43	230.83	0.00	230.83
	Acct: 8180				
	KEYBANK NA S/B/M FIRST NIAGARA BANK	578.02	14.31	0.00	14.31
	Acct: 8514				
	PNC BANK NA	6,299.83	155.92	0.00	155.92
	Acct: 0582				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	2,346.22	58.07	0.00	58.07
	Acct: 0731				
	UNITED FEDERAL CREDIT UNION*	432.96	10.72	0.00	10.72
	Acct: 0153				
	US BANK NA**	1,693.09	41.90	0.00	41.90
	Acct: 5430				
	INTERNAL REVENUE SERVICE*	1,136.58	28.13	0.00	28.13
	Acct: 8909				
	FAYETTE COUNTY TAX CLAIM BUR	1,320.15	32.67	0.00	32.67
	Acct: 0101				
	COMMUNITY BANK(*)	3,764.66	0.00	0.00	0.00
	Acct: 0930				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0731				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,172.49
<b>TOTAL PAID TO CREDITORS</b>					
					65,183.63
<b>TOTAL CLAIMED</b>					
PRIORITY	18,945.11				
SECURED	7,822.84				
UNSECURED	51,138.42				

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:  
THEODORE ANSELL  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-20259

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Theodore Ansell  
Debtor

Case No. 18-20259-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Feb 24, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:**

Recip ID	Recipient Name and Address
db	+ Theodore Ansell, 513 S. 9th Street, Connellsville, PA 15425-2914
cr	+ KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14763476	+ Citizens Bank/fm, 630 Plaza Dr Ste 150, Highlands Ranch, CO 80129-2750
15040364	+ Connellsville City/Connellsville Area School Distr, C/O Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741
14763482	+ Gina Ronzio, PO Box 345, Dawson, PA 15428-0345
14766657	+ KeyBank N.A., as S/B/M to First Niagara, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14763484	+ Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
14879793	+ Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
14763488	+ The United Federal Cr, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
14814025	+ The United Federal Credit Union, 3 Sunset Beach Rd., Morgantown, WV 26508-4431

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14763475	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 25 2023 00:17:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14805387	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 25 2023 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14763479	Email/Text: svlainich@communitybank.tv	Feb 25 2023 00:18:00	Community Bank, Po Box 357, Carmichaels, PA 15320
14763477	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2023 00:18:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14763478	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2023 00:18:00	Comenitycapital/zales, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14809729	+ Email/Text: svlainich@communitybank.tv	Feb 25 2023 00:18:00	Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
14766542	Email/Text: mrdiscen@discover.com	Feb 25 2023 00:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14763480	+ Email/Text: mrdiscen@discover.com	Feb 25 2023 00:17:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14883374	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 25 2023 00:18:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14763481	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 25 2023 00:18:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14809483	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2023 00:18:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
14763483	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 25 2023 00:18:00	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code:

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 37

14809484	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2023 00:18:00	08-01-, Brooklyn, OH 44144-2338 PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14763486	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14763485	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, PO Box 1397, Pittsburgh, PA 15230-1397
14864190	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
14804798	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14772677	+ Email/PDF: rmscedi@recoverycorp.com	Feb 25 2023 00:20:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14804128	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14800689	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14800686	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14763487	+ Email/PDF: gecsed@recoverycorp.com	Feb 25 2023 00:20:10	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14790870	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 25 2023 00:18:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
14763489	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 25 2023 00:18:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
14790479	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 25 2023 00:20:26	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14763490	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 25 2023 00:20:26	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Discover Products, Inc.
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

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Date Recd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 37

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
Corey J. Sacca	on behalf of Debtor Theodore Ansell csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Garry Alan Masterson	on behalf of Creditor Discover Products Inc. pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 6